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Attorney's Docket No. 06128/260159

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re: Becerra et al. Confirmation No.: 4368  
Appl. No.: 10/664,483 Art Unit: 3626  
Filed: September 19, 2003 Examiner: Natalie Pass  
For: SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND NON  
INSURANCE PRODUCTS

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT  
CITATION UNDER 37 C.F.R. § 1.97**

Sir:

Attached is a list of documents on form PTO-1449 along with a copy of any cited foreign patent documents and non-patent literature documents in accordance with 37 CFR 1.98(a)(2).

It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By identifying the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead identifying the listed documents for the sake of full disclosure.

Respectfully submitted,

Scott E. Brient  
Registration No. 44,561

**Customer No. 00826**

**ALSTON & BIRD LLP**

Bank of America Plaza

101 South Tryon Street, Suite 4000

Charlotte, NC 28280-4000

Tel Atlanta Office (404) 881-7000

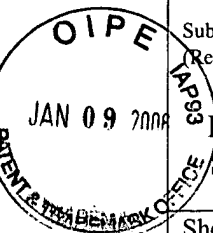
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Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 4, 2006

  
Laisha Richardson



Substitute for form 1449/PTO (Revised 07/2005)  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/664,483		
		Filing Date	September 19, 2003		
		First Named Inventor	Becerra et al.		
		Group Art Unit	3626		
		Examiner Name	Natalie Pass		
Sheet	1	of	1	Attorney Docket Number	06128/260159

### U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	Document Number Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	1	US-2001/0042022	11-15-2001	Kirkpatrick et al.	
	2	US-2001/0051884	12-13-2001	Wallis et al.	
	3	US-2004/0122697 A1	06-24-2004	Becerra et al.	
	4	US-5,208,853	05-04-1993	Armbruster et al.	
	5	US-6,208,853	03-27-2001	LoVasco et al.	
	6	US-6,519,470	02-11-2003	Rydbeck	

### OTHER DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	English Language Translation Attached
	7	AMAZON.COM, HP "Protect Your Investment" Offer, Retrieved 2/21/03 from Internet Site <a href="http://www.amazon.com/exec/obidos/tg/feature/-/255067/002-6628295-2979223">http://www.amazon.com/exec/obidos/tg/feature/-/255067/002-6628295-2979223</a> , Page 1-2	
	8	CARE Four (UK) LTD, The ER Show, Retrieved 2/24/03 from Internet Site <a href="http://www.care4.co.uk/er_show_report.htm">http://www.care4.co.uk/er_show_report.htm</a> , Pages 1-2	
	9	BARCLAYCARD, Extended Warranty, Retrieved 2/21/03 from Internet Site <a href="http://www.barclaycard.co.uk/Card_Benefits/Warranty/">http://www.barclaycard.co.uk/Card_Benefits/Warranty/</a> , Pages 1-2	
	10	HI-TECH E COMMERCE, Free Extended Warranty, Retrieved 2/21/03 from Internet Site <a href="http://hitechmall.com/canon/frexwarr.htm">http://hitechmall.com/canon/frexwarr.htm</a> , Page 1 of 1	
	11	HARMONY AUDIO VIDEO, Free Extended Warranties, Retrieved 2/21/03 from Internet Site <a href="http://www.harmonyaudiovideo.com/Sales_Policies/sales_policies.shtml">http://www.harmonyaudiovideo.com/Sales_Policies/sales_policies.shtml</a> , Pages 1-1	
	12	HP BUSINESS SOLUTIONS, Turn Up The Volume, May/June 2002, Retrieved from Internet Site <a href="http://www.hp.com/go/mfp22">http://www.hp.com/go/mfp22</a> , Pages 1-12	
	13	FREEBIE-OF-THE-DAY, May 10 - Free Warranties, Retrieved 2/21/03 from Internet Site <a href="http://www.freebie-of-the-day.com/MAY.htm">http://www.freebie-of-the-day.com/MAY.htm</a> , Pages 1-28	
	14	MCGILL NEWS, At Your Service, Retrieved 2/22/03 from Internet Site <a href="http://www.news-archive.mcgill.ca/sp99/service.htm">http://www.news-archive.mcgill.ca/sp99/service.htm</a> , Pages 1-10	
	15	THE MORNING NEWS, American Standard Advertisement, September 23, 1999, Page A5	
	16	FREEBIE-OF-THE-DAY, Archives, Retrieved 2/21/03 from Internet Site <a href="http://www.freebie-of-the-day.com/ARCHIVES.HTM">http://www.freebie-of-the-day.com/ARCHIVES.HTM</a> , Pages 1-2	
	17	RESEARCHANDMARKETS.COM, UK Extended Warranty 2002, Retrieved 2/21/03 from Internet Site <a href="http://www.researchandmarkets.com/reports/1854/1854.html">http://www.researchandmarkets.com/reports/1854/1854.html</a> , Pages 1-11	
	18	GARY FAGG, When Worlds Converge, Contingencies, January/February 2003, Pages 24-28	

Examiner Signature		Date Considered	
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\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.